

## Evaluate Your Practice's Disaster Plan

The self-assessment consists of a series of easy-to-answer questions designed to provide a "status check" of where your practice is right now in the disaster preparedness process. If you answer "no" to a question, you will be provided with further information that may be helpful in managing your efforts. If your answer is "yes," you already understand the importance of that item and have probably taken steps to incorporate it in your disaster planning activities.

Have you fully identified how the following hazardous situations could impact your human resources, physical resources, and business continuity?

### Fires or Explosions

☐ Yes

☐ No

Fire is the most common of all hazards. Each year, fires cause thousands of deaths and injuries and billions of dollars in property damage. Knowing how to prevent, detect, and control fires is a critical part of your disaster preparedness planning.

### Geological/Meteorological Occurrences

☐ Yes

☐ No

Geological/meteorological occurrences include tornadoes, hurricanes, earthquakes, floods, extreme weather, lightning, wind, and the like. These events may occur with little or no warning. They can damage or destroy your facility, injure or kill employees and clients, and cut off access to suppliers and clients.

### Work-Related Accidents

☐ Yes

☐ No

Work-related accidents usually involve your own employees, but incidents may also affect temporary or sub-contractor workers. Severe injuries, or even a death, may lead to panic, stress, rumors, confusion, and lost productivity. How your practice responds to the medical needs of the injured and the emotional care of others is an important part of disaster preparedness.

### Utility Outages

☐ Yes

☐ No

Utility outages include any interruption or loss of power, life support, information systems, or equipment needed to keep your practice in operation.

**Hazardous Materials Release**☐ Yes☐ No

Hazardous materials are substances that are either flammable or combustible, explosive, toxic, noxious, corrosive, oxidized when exposed to the air, an irritant, or radioactive. A hazardous material spill or release can pose a serious risk to life, health, and property and can result in the evacuation of a few people, a section of a facility, or an entire neighborhood.

**Bomb Threats**☐ Yes☐ No

Bomb threats are an ongoing problem for businesses today. Management should develop procedures to handle the emergencies that result from such threats. The type or purpose of your business does not materially affect whether you are susceptible to bombs or bomb threats. Any person or group with a real or imagined grievance against you or your type of business could make a bomb threat or actually plant a bomb at your facility.

**Civil Disturbances**☐ Yes☐ No

Recent terrorist incidents have highlighted the need for enhanced security at most business facilities. Planning to cope with terrorism and other types of civil disturbances should be part of managing your practice.

**Have you reviewed your business insurance policies with your agent to assure that you have adequate coverage and limits?**☐ Yes☐ No

Most businesses discover that they are not properly insured only after they suffer a loss. Lack of adequate insurance could be financially devastating. You should discuss the following with your insurance adviser to determine your individual needs:

- How will my property be valued?
- Does my policy cover the cost of required code upgrades?
- How much insurance am I required to carry to avoid becoming a co-insurer?
- What perils or causes of loss does my policy cover?
- What are my deductibles?
- What does my policy require me to do in case of a loss?
- What types of records and documentation will my insurance company want to see?
- To what extent am I covered for a loss due to interruption of power?
- Am I covered for lost income in the event of business interruption?

**Do you know who to contact in case of a disaster?**

☐ Yes

☐ No

A Disaster Contact List should be available for you and your employees. Here are suggestions of those who should be included on your list:

- all employees (include home phone numbers)
- local police department
- local fire department
- ambulance service
- hospital
- insurance company
- insurance agent
- telephone company
- gas company
- electric company
- fire and/or security alarm companies
- tenants (if any)
- building owner/manager
- key customers and suppliers
- local news media (TV, radio, newspaper)

Do not forget to update your website with pertinent information.

**Do your employees know what to do in the event of a disaster?**

☐ Yes

☐ No

At a minimum, your employees should know how to report an emergency, how to safely evacuate the building, and how to protect themselves and others in an emergency. Meet with your employees at least twice a year to review your disaster procedures. Consider designating one employee per shift to act as an emergency coordinator.

**Do you know what disaster supplies you should have on hand?**

☐ Yes

☐ No

Every business should have basic emergency supplies on hand in case of a disaster. Here are some suggestions:

- portable battery-operated radio with extra batteries
- NOAA weather radio with a warning alarm tone and battery backup
- first aid kit
- flashlights and extra batteries or rechargeable flashlights
- basic tool kit with gloves, clean-up rags, and other tools unique to your business
- small supply of bottled water and nonperishable food
- camera and film for documenting damage

**Do you know what to do to protect your vital business records in the event of a disaster?**

☐ Yes

☐ No

Vital records that are necessary to ensure the survival of your practice should be protected from any disaster. Back-up computer records regularly, and store tapes/disks at a secure off-site location. Vital records for most practices include payroll, accounting, personnel, production, inventory, suppliers, and client records.

Inventory lists of all computer hardware, software, machinery, and equipment should be kept up to date. Videotape or photographs provide a visual record. As with computer records, copies of videos and photos should be maintained off-site.

**Do you know what to do if your practice is forced to relocate temporarily after a disaster?**

☐ Yes

☐ No

A disaster may prevent you from returning to your facility for some time. Where would you relocate? In choosing a temporary location, there is much to consider, such as:

- How much building space do you need and how will you get it?
- How many employees will you need at various stages of your recovery?
- What equipment, supplies, and raw materials are needed?
- Can some or all operations be subcontracted on a temporary basis?

**Do you review your disaster preparedness plan at least once a year?**

☐ Yes

☐ No

Check the CVMA Insurance Services website for additional resources on emergency planning.